

Morgan Hill Fire Department 18300 Old Monterey Road Morgan Hill CA 95037 www.morganhillfire.org

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## **NEWS RELEASE**

The Morgan Hill Fire Department is proud to announce that the ISO ratings in the city of Morgan Hill were reduced from Class 5 to Class 3 on the valley floor, and from Class 9 to Class 3X in areas more than 5 miles from the nearest fire station or more than 1000 feet from the nearest fire hydrant.

The Insurance Standards Office (ISO) periodically reviews the major elements of a community's fire protection capabilities to ensure appropriate fire insurance premiums for residential and commercial properties. Using nationally accepted standards, the review focuses on three main areas of a community's fire suppression capabilities: emergency communications, fire department (including operational considerations), and water supply. In addition, it includes a Community Risk Reduction section that recognizes community efforts to reduce losses through fire prevention, public fire safety education, and fire investigation.

Each community is assigned a numerical grade (called a Public Protection Classification) on a scale of 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria. This information then is provided to insurance companies. The ISO rating is weighted as follows: 50% for fire personnel and equipment; 40% for water supply and 10% for dispatching capabilities. Learn more at <a href="https://www.iso.com">www.iso.com</a>

By classifying a communities' ability to suppress fires, ISO helps the communities evaluate their public fire-protection services. The program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training. And by securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.

The improvement in ISO ratings may have a small effect on fire insurance rates. Please visit the Morgan Hill Fire Department on the web for more Fire Safety information at: <a href="https://www.morganhillfire.org">www.morganhillfire.org</a>